

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA - NORFOLK DIVISION

CHAPTER 13 PLAN - AMENDED  
AND RELATED MOTIONS

Name of Debtor(s): **Andrea Denise Josephs**

Case No: **19-72567-FJS**

This plan, dated **November 1, 2019**, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified Plan, which replaces the  
☐ confirmed or ☒ unconfirmed Plan dated **7/10/2019**.

Date and Time of Modified Plan Confirmation Hearing:

**December 17, 2019 @ 10:30 AM**

Place of Modified Plan Confirmation Hearing:

**600 Granby St, 4th FL, Rm 2, Norfolk, VA**

The Plan provisions modified by this filing are:

**2, 3B, 6A**

Creditors affected by this modification are:

**Internal Revenue Service, Virginia Department of Taxation, BSI Financial Services, Chartway Federal Credit Union, Christopher Farms HOA**

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

(1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or  
(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$760.00 per month for 4 months, then \$2,950.00 per month for 56 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ 168,240.00.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 4,511.00, balance due of the total fee of \$ 5,296.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Internal Revenue Service	Taxes and certain other debts	5,000.00	Prorata 18 months
Virginia Department of Taxation	Taxes and certain other debts	4,000.00	Prorata 18 months

**C. Claims under 11 U.S.C. § 507(a)(1).**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

4. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the

collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
City of Virginia Beach Treasurer	2007 Chevrolet Tahoe 181,979 miles	2,207.00	5.5%	93.64 26 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

**5. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 2 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

**6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s)

principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Bsi Financial Services	2816 Christopher Farms Drive Virginia Beach, VA 23453 Virginia Beach Cit County	1,715.00	15,000.00	0%	35months	Prorata
Christopher Farms HOA	2816 Christopher Farms Drive Virginia Beach, VA 23453 Virginia Beach Cit County	30.00	2,000.00	0%	35months	Prorata

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrears on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
-NONE-					

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
-NONE-				

**7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrears, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
AT&T	Contract		0.00	0months

**8. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-				

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or

will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

**10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

**11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**12. Nonstandard Plan Provisions**

☐ None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.C.

Debtor has several judgment liens against the real estate that are not being paid in the bankruptcy. The liens will be treated according to state law.

Dated: November 1, 2019

/s/ Andrea Denise Josephs

Andrea Denise Josephs

Debtor

/s/ Edrie A. Pfeiffer

Edrie A. Pfeiffer 41791

Debtor's Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits:** Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

**Certificate of Service**

I certify that on November 1, 2019, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Edrie A. Pfeiffer

Edrie A. Pfeiffer 41791

Signature

372 S. Independence Blvd.

Suite 109

Virginia Beach, VA 23452

Address

(757) 340-3100

Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on November 1, 2019 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

☐ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

☐ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Edrie A. Pfeiffer

Edrie A. Pfeiffer 41791

Fill in this information to identify your case:

Debtor 1 Andrea Denise Josephs

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA - NORFOLK DIVISION

Case number 19-72567-FJS  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Licensed Counselor

Transformations Counseling and Consultin

6052 Providence Rd., #103  
Virginia Beach, VA 23464

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 1.5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2.	\$	<u>8,445.00</u>	\$	<u>N/A</u>
3.	+\$	<u>0.00</u>	+\$	<u>N/A</u>
4.	\$	<u>8,445.00</u>	\$	<u>N/A</u>

Debtor 1 **Andrea Denise Josephs**

Case number (if known) **19-72567-FJS**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ <b>8,445.00</b>	\$ <b>N/A</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>2,111.00</b>	\$ <b>N/A</b>	
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>	
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>	
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>	
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>N/A</b>	
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>	
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>	
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>2,111.00</b>	\$ <b>N/A</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>6,334.00</b>	\$ <b>N/A</b>	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>	
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>	
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>	
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>	
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>	
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>N/A</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>6,334.00</b>	+ \$ <b>N/A</b>	= \$ <b>6,334.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies			12. \$ <b>6,334.00</b>  Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; padding: 5px; display: inline-block; width: 90%;">Debtor took on additional work with her current employer in order to make plan payments work and is now also having them deduct taxes from her income. She will be receiving \$3891.50 bi weekly and we estimated her taxes to be in the 25% bracket. If estimated income is not correct we will amend after 60 days of paystubs.</div>			



Fill in this information to identify your case:

Debtor 1 Andrea Denise Josephs

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA -  
NORFOLK DIVISION

Case number 19-72567-FJS  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

11

☐ No

☒ Yes

Daughter

16

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,618.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 120.00

4d. Homeowner's association or condominium dues

4d. \$ 30.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Andrea Denise Josephs**

Case number (if known) **19-72567-FJS**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>265.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>80.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>120.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>550.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>70.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>20.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>17.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>85.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>220.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>10.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>71.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>98.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<b>0.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
	18. \$	<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
	\$	<b>0.00</b>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <b>Misc Contingent Expenses</b>	21. +\$	<b>10.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>3,384.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>3,384.00</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>6,334.00</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>3,384.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	<b>2,950.00</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: **Debtor was previously living on a spartan budget in order to make plan payments work and was receiving help from friends and her church. Now that she has increased her income we have increased parts of her budget so that she is not receiving as much help.**

Label Matrix for local noticing  
0422-2  
Case 19-72567-FJS  
Eastern District of Virginia  
Norfolk  
Fri Nov 1 13:11:59 EDT 2019

United States Bankruptcy Court  
600 Granby St., Room 400  
Norfolk, VA 23510-1915

Account Management Co  
P. O. Box 120567  
Newport News, VA 23612-0567

Bank of America  
Recovery Dept  
P.O. Box 750087  
Saint Louis, MO 63179

Bsi Financial Services  
Attn: Bankruptcy  
Po Box 517  
Titusville, PA 16354-0517

Cha Collection Bureau  
Attn: Bankruptcy  
Po Box 5013  
Hayward, CA 94540-5013

Chesapeake General Hospital  
736 N. Battlefield Blvd  
Wynn L. Dixon Jr, President  
Chesapeake, VA 23320-4941

Citibank Usa N.A.  
Attn.: Centralized Bankruptcy  
701 East 60th Street North  
Sioux Falls, SD 57104-0493

Complete Womens Care  
1080 First Colonial Rd, Ste300  
Virginia Beach, VA 23454-2406

DePaul Medical Center  
PO Box 198392  
Atlanta, GA 30384-8392

USDC, District of Virginia  
BSI Financial Services  
1425 Greenway Drive, Ste 400  
Irving, TX 75038-2480

AAAA Storage  
3212 Dam Neck Rd.  
Virginia Beach, VA 23453-2614

American Express  
P.O. Box 981540  
El Paso, TX 79998-1540

Bayview Physicians Services  
P. O. Box 7068  
Portsmouth, VA 23707-0068

CSG Neonatology  
601 Children's Lane  
Norfolk, VA 23507-1910

Chartway Federal Credit Union  
5700 Cleveland Street  
Suite 101  
Virginia Beach, VA 23462-1752

Children's Specialty Group  
P.O. Box 79137  
Baltimore, MD 21279-0137

City of Chesapeake  
Barbara O. Carraway, Treasurer  
P. O. Box 1601  
Chesapeake, VA 23327-1601

Credit Advocates  
237 1st Ave, #305  
New York, NY 10003-2919

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256-7412

UST smg Norfolk  
Office of the U. S. Trustee  
200 Granby Street, Room 625  
Norfolk, VA 23510-1814

AT&T  
Po Box 91166  
Seattle, WA 98111-9266

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Bon Secours Hampton Roads  
150 Kingsley Lane  
Norfolk, VA 23505-4602

Cape Henry Collegiate School  
1320 Mill Dam Rd  
Virginia Beach, VA 23454-2306

Chartway Federal Credit Union  
5700 Cleveland Street  
Virginia Beach, VA 23462-1752

Christopher Farms HOA  
4176 South Plaza Trail  
Suite 128  
Virginia Beach, VA 23452-1920

City of Virginia Beach Treasurer  
2401 Courthouse Drive  
Virginia Beach, VA 23456-9120

DS Services of America Inc.  
200 Eagles Landing Blvd.  
Lakeland, FL 33810-3058

Emergency Phys of Tidewater  
Administrative Office  
4092 Foxwood Drive  
Suite 101  
Virginia Beach, VA 23462-5225

Experian  
955 American Lane  
Schaumburg, IL 60173-4998

FIDUCIARY  
580 E. Main St., Ste. 600  
Norfolk, VA 23510-2322

FIA Card Services  
Attn: Billing Inquiries  
PO Box 15026  
Wilmington, DE 19850-5026

Farmville, LLC  
DEA Sunchase at Longwood  
501 Sunchase Blvd  
Farmville, VA 23901-2892

GE Capital Retail Bank  
c/o Recovery Management Systems  
25 SE 2nd Avenue  
Suite 1120  
Miami, FL 33131-1605

Glasser & Glasser  
PO BOX 3400  
Norfolk, VA 23514-3400

Greenbrier Obstetrics and Gyn  
713 Volvo Parkway, Ste. 200  
Chesapeake, VA 23320-1614

Hampton Roads Radiology  
PO Box 15539  
Richmond, VA 23227-5539

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Konikoff Dental Associates  
1533 Volvo Parkway  
Chesapeake, VA 23320-8490

Music & Arts  
5295 Westview Dr. Suite 300  
Frederick, MD 21703-8519

Music and Arts Center  
c/o Collection Dept.  
PO Box 351  
Frederick, MD 21705-0351

NTelos  
PO Box 1990  
Waynesboro, VA 22980-7990

Navy Federal Credit Union  
General Correspondence  
PO Box 3000  
Merrifield, VA 22119-3000

Office of the U.S. Trustee  
Federal Building Room 625  
200 Granby Street  
Norfolk, VA 23510-1814

OneLife Fitness  
3809 Princess Anne Rd.  
Virginia Beach, VA 23456-1900

Plaza Baptist Christian Preschool  
245 South Rosemont Road  
Virginia Beach, VA 23452-4221

Progressive Advanced Ins  
c/o Weltman, Weinberg & Reis Co., LPA  
965 Keynote Circle  
Brooklyn Heights, OH 44131-1829

Progressive Advanced Insurance  
PO Box 55126  
Boston, MA 02205-5126

Protas, Spivok & Collins, LLC  
4330 East West Highway  
Suite 900  
Bethesda, MD 20814-4454

Sentara  
PO Box 179  
Norfolk, VA 23501-0179

Sentara  
PO Box 791168  
Baltimore, MD 21279-1168

Sentara  
PO Box 79607  
Baltimore, MD 21279-0607

T Mobile/T-Mobile USA Inc  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

(p) T MOBILE  
C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

Thomas, Adams & Associates  
Holland Plaza Office Building  
4176 South Plaza Trail, Suite 128  
Virginia Beach, VA 23452-1920

Time Customer Service  
P.O. Box 62121  
Tampa, FL 33662-2121

Transworld Systems Inc  
Attn: Bankruptcy  
500 Virginia Dr Ste 514  
Fort Washington, PA 19034-2733

U.S. Bank Trust, N.A.  
c/o BSI Financial Services  
1425 Greenway Drive, Suite 400  
Irving, TX 75038-2480

USDOE/GLELSI  
Attn: Bankruptcy  
Po Box 7860  
Madison, WI 53707-7860

United States Department of Education  
Claims Filing Unit  
P O Box 8973  
Madison, WI 53708-8973

Virginia Department of Education  
P O Box 2156  
Richmond, VA 23218-2156

Andrea Denise Josephs  
2816 Christopher Farms Drive  
Virginia Beach, VA 23453-6681

Edrie A. Pfeiffer  
Hampton Roads Legal Services  
372 S. Independence Boulevard  
Suite 109  
Virginia Beach, VA 23452-1000

John P. Fitzgerald, III  
Office of the U.S. Trustee, Region 4 -N  
200 Granby Street, Room 625  
Norfolk, VA 23510-1819

R. Clinton Stackhouse Jr.  
Chapter 12/13 Trustee  
7021 Harbour View Boulevard  
Suite 101  
Suffolk, VA 23435-2869

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

T-Mobile  
Po Box 37380  
Albuquerque, NM 87176-7380

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Chartway Federal Credit Union

(u)19-72567

(u)Andrea Denise Josephs

(d)Virginia Dept of Taxation  
PO Box 2156  
Richmond, VA 23218-2156

End of Label Matrix	
Mailable recipients	65
Bypassed recipients	4
Total	69